

Data contained within the below summary represents aggregated statewide annual data reported by credit access businesses (CABs) as of 2/24/2017. The OCCC reviewed the data for reasonableness. The OCCC continues to receive amended or corrected data submissions and periodic revisions are published when significant. The OCCC will request verification from the licensee of any data that is found to be questionable or unreasonable.

Section 83.5001 of the Texas Administrative Code requires CABs to file annual data reports with the Office of Consumer Credit Commissioner (OCCC) identifying loan activity associated with

- single and installment deferred presentment (payday) loans, and
- single and installment auto title loans.

Data Limitations

Data provided by reporting CABs reflects location-level activity for the identified year. Each licensed location is treated as an individual reporting unit. If data was compiled from individual customers, it could produce different results.

The data presented in the following summary represents CAB submissions via electronic and manual reporting, to include any corrected data, of annual activity as of February 24, 2017.

Credit Access Business (CAB) Annual Data Report, CY 2016

Item Number	Item Description	Single Payment Deferred Presentment Transactions	Installment Deferred Presentment Transactions	Single Payment Auto Title Loans	Installment Title Loans
1	Number of extensions of consumer credit paid in full or otherwise closed for reduced payoff during the report year that did not refinance.	643,551	689,670	39,178	54,177
2	Number of refinances of extensions of consumer credit before paid in full or otherwise closed for reduced payoff in the report year. ¹				
2A	Refinancing 1 time	170,660	58,154	17,432	8,445
2B	Refinancing 2-4 times	268,403	60,493	28,850	6,497
2C	Refinancing 5-6 times	42,436	7,150	12,465	951
2D	Refinancing 7-10 times	42,293	4,506	14,678	846
2E	Refinancing more than 10 times	24,980	2,503	16,678	805

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¹ Item 2 collects information on the number of time a loan was refinanced before it was ultimately paid off. Data includes all loans paid out in the calendar year that had been refinanced prior to being paid in full, regardless of when the loan was originated.

Item Number	Item Description	Single Payment Deferred Presentment Transaction	Installment Deferred Presentment Transaction	Single Payment Auto Title Loans	Installment Title Loans
3	Total amount of CAB fees charged by the CAB on all CAB contracts during the report year.	\$359,946,796	\$824,270,018	\$216,613,743	\$193,704,896
4	Total number of extensions of consumer credit or refinances where the CAB repaid the third-party lender under a contractual obligation, guaranty, or letter of credit.	434,292	384,274	104,912	50,482
5	Number of consumers for whom the CAB obtained or assisted in obtaining an extension of consumer credit during the report year.	639,888	779,678	135,171	94,254
6	Total number of new extensions of consumer credit during the report year for each of the following loan ranges (cash advance amounts).				
6A	\$0 - \$250	402,637	255,336	8,472	8,502
6B	\$251 - \$500	620,422	330,965	35,272	30,445
6C	\$501 - \$750	170,333	161,680	27,436	16,921
6D	\$751 - \$1000	112,787	120,823	19,579	19,283
6E	\$1001 - \$1500	51,798	65,387	23,779	14,667
6F	\$1501 - \$2000	10,505	25,286	13,831	8,169
6G	\$2,001 - \$2,500	42	3,952	11,438	3,718
6H	\$2,501 - \$3,000	22	3,510	6,115	2,516
6I	\$3,001 - \$5,000	16	8	12,686	3,288
6J	\$5,001 - \$7,500	1	0	4,318	783
6K	Over \$7,500	0	0	1,975	430
7	Total dollar amount of new extensions of consumer credit during the report year for each of the following loan ranges.				
7A	\$0 - \$250	\$74,535,782	\$43,549,872	\$1,610,611	\$1,582,609
7B	\$251 - \$500	\$245,667,198	\$128,527,501	\$14,449,017	\$12,553,466
7C	\$501 - \$750	\$108,087,817	\$102,480,951	\$16,980,260	\$10,678,390
7D	\$751 - \$1000	\$102,642,092	\$109,195,250	\$17,517,004	\$17,848,987
7E	\$1001 - \$1500	\$67,634,497	\$96,693,744	\$28,610,310	\$18,934,764
7F	\$1501 - \$2000	\$18,357,309	\$46,766,619	\$23,671,447	\$15,092,894
7G	\$2,001 - \$2,500	\$101,255	\$9,059,985	\$24,855,736	\$8,646,635
7H	\$2,501 - \$3,000	\$65,099	\$10,132,881	\$16,584,519	\$7,175,775
7I	\$3,001 - \$5,000	\$64,976	\$30,700	\$46,936,984	\$12,899,854
7J	\$5,001 - \$7,500	\$6,500	\$0	\$24,835,633	\$4,727,974
7K	Over \$7,500	\$0	\$0	\$18,700,101	\$4,473,969

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Item Number	Item Description	Single Payment Deferred Presentment Transaction	Installment Deferred Presentment Transaction	Single Payment Auto Title Loans	Installment Auto Title Loans
8	Total number of refinances on extensions of consumer credit originated in the report year.	1,716,049	188,820	396,931	49,342
9	Total dollar amount of extensions of consumer credit for the report year.	\$615,721,778	\$535,209,605	\$234,843,646	\$113,524,332
10	Total dollar amount of refinances for the report year.	\$996,366,703	\$226,825,234	\$802,516,985	\$75,121,717
	Number of locations reporting activity in each category	1,057	828	1,239	908
	Total Number of Companies Reporting				2,547